

Credit Services

We seek to meet the credit needs and other banking needs of our communities by offering a variety of credit products. First Commonwealth Bank provides the following credit services:

Consumer	
Personal Term Loans - Secured & Unsecured Personal Lines of Credit Credit Cards - Rewards & Secured Certificates of Deposit Secured Loans Stock Secured Loans Direct and Indirect Automobile Loans	Recreational Vehicle Secured Loans Home Equity Loans Home Equity Lines of Credit Community First Home Improvement Term Loans Right@Home Loans Bridge Loans
Mortgage	
Adjustable Rate Mortgages Construction Loans FHA Loans First at Home Loans Fixed Rate Loans Home 100 Purchase Loans Lot Loans	Jumbo Mortgage Loans Ohio Housing Finance Agency (OHFA) PA Housing Finance Agency (PHFA) Plus Home Improvement Loans USDA Loans VA Loans
Commercial	
Time Loans Demand Loans Term Loans Commercial Real Estate Loans Lines of Credit Lines of Credit with Cards	Commercial Construction Loans Letters of Credit Dealer Floor Plans Public Sector Loans Small Business Administration Loans Company Credit Cards

Deposit Services

In addition to these credit services, First Commonwealth Bank also provides competitively priced checking and savings products.

Personal Checking	Personal Savings	Other Deposit Services
Hometown Checking Hometown Checking Plus Hometown Checking Premium Confidence Checking Health Savings Account	Hometown Savings American Dream Savings Hometown Money Market Relationship Money Market Tower Savers – Child Savings Account Holiday and Vacation Club Accounts Certificates of Deposit Coverdell Educational Savings Individual Retirement Accounts – Roth, Traditional, and SEP Ohio Homebuyers Plus	ATM/Debit Cards BillPay (Digital Payment Services) Card Services from Mastercard Cash Management (business only) eStatements, Paper Statements and Image Statements Fraud Protection Services Merchant Services (business only) Money Orders and Official Checks Night Deposit Overdraft Protection Plans Safe Deposit Boxes Convenience Boxes Wire Transfers Zelle Person-to-Person Payments (personal only)
Business Checking	Business Savings	
Business Checking Business Checking Plus Business Solutions Checking Business Checking Analysis	Business Savings Certificates of Deposit Hometown Money Market Insured Cash Sweep	

Other Services

In addition to these credit and deposit services, we also offer insurance products through our affiliate First Commonwealth Insurance Agency and wealth management services through First Commonwealth Advisors.

Non-Deposit Services

Insurance Protection Services (First Commonwealth Insurance Agency)
 Wealth Management (First Commonwealth Advisors)

Alternative Delivery Systems

We seek to meet the banking needs of our communities by offering a variety of service delivery options. First Commonwealth Bank provides the following alternative delivery services.

Engagement Center

The Engagement Banking Center is a staffed response service area providing personal customer service via a toll-free telephone number 1-800-711-BANK (2265) and via email at engage@fcbanking.com. Our Customer Service Team can assist callers with product and service inquiries as well as new product and service applications, including requests for credit, over the phone. Customers may report lost or stolen debit cards, obtain Online Banking and BillPay support, receive information on credit cards, and much more. Upon receipt of appropriate customer authentication, customers can also receive account information on their various accounts, including account balances, check-in-file, and loan payoff amounts. The Engagement Center hours are Monday - Friday 7:00 AM – 7:00 PM and Saturday - Sunday 8:00AM – 2:00PM.

Bank by Phone

The Bank by Phone Engagement Center Bank is an automated touch-tone telephone access service via a toll-free telephone number 1-800-711 -BANK (2265). This automated service enables our customers to use touch-tone access to monitor account activity, transfer funds between accounts they own, including checking, savings and loans, transfer funds from their line of credit, place a stop payment on a check, find a First Commonwealth Bank ATM, and much more. Customers can access their checking, savings, credit card, installment loan or mortgage account information. Registered customers have the ability to retrieve transaction history and balance information on their accounts. Account information is available 24 hours a day. FCB also offers TTY/YDD service for speech and hearing impaired customers by calling 1-877-816-1801.

Online Banking

Online Banking enables our customers to manage their accounts with a click of a mouse. The service enables customers to view transactions and monitor account activity, check balances, transfer money between accounts, schedule Zelle person-to-person and external account transfers and set up alerts to receive via email, text message, or push notification. Customers can also customize their homepage view, pay bills electronically with BillPay, categorize spending, create a budget and set financial goals through Money Manager, go paperless with eStatements and use Money Manager to import account information from credit cards, other financial institutions and investment accounts for a full view of their financial life. Online Banking also offers a secure messaging feature, allowing our customers to inquire on specific accounts or transactions and upload images or documents. Credit Score Manager gives personal banking users the ability to view their credit score and includes credit monitoring and financial wellness tools.

Account Opening By Phone and Online

Customers can open new consumer and business deposit accounts and apply for consumer loans and select small business loans at their convenience via our digital account-opening portal available through Online Banking, our mobile app and fcbanking.com. Consumer customers can open accounts and apply for consumer loans by calling 844-711-BANK (2265), and business customers can open accounts and apply for small business loans by calling 844-569-3500.

Alternative Delivery Systems Continued

Mobile Banking

Mobile Banking services allow customers to access their account safely and securely from anywhere. Customers can utilize our apps for Apple and Android devices to check account balances and view transactions, pay bills, deposit checks, transfer funds, and even locate the nearest First Commonwealth Financial Solutions Center. The Mobile Deposit function within our mobile banking app enables our customers to deposit a check just by using the camera on their device. Checks submitted by 7:45PM will be available the next business day. Customers can also access their account through a browser on their mobile device by navigating to fcbanking.com and logging into Online Banking, where all features are available.

Mobile Wallets (Apple Pay, Google Pay and Samsung Pay)

Customers can use Mobile Wallets to store their payment information on their smartphones, allowing them to make purchases easily online and in stores. By adding their Debit or Credit Card to a Mobile Wallet, customers can pay directly from their First Commonwealth account. Garmin Pay is also available for Debit Cards.

SecurLOCK™ EQUIP Debit Card Protection

SecurLOCK™ EQUIP is a mobile app that allows you to control how, when and where your Debit Cards are used. If your card is stolen or lost, simply use the app to turn your card off, this will prevent purchases and withdrawals. As soon as you find it, simply turn it back on. The app also allows you to set spending limits for yourself for general use or by merchant types, like gas, groceries and retail. This feature can also be set and controlled by geography.

Zelle Person-to-Person Payments

Send and Receive Money with Zelle®. Zelle is the fast, safe and easy way to send money in minutes to friends, family and others you trust, right from the First Commonwealth Bank mobile app and online banking.

Schedule of Service Fees

Effective May 12, 2026



Check Cashing	
Deposit Clients	No Charge
Check Issuance and Collection	
Official Checks	\$ 15.00
Personal Money Order for Client (each)	\$ 5.00
Counter Checks (4 on a sheet)	\$ 4.00
Canadian check processing (each plus costs)	\$ 10.00
<i>Collection Items</i>	
Incoming (per item)	\$ 25.00
Outgoing (per item)	\$ 25.00
Card Transactions	
ATM/Debit Card Issue (new account)	No Charge
ATM/Debit Card Replacement (each)	No Charge
Express Issue/Replacement of ATM/Debit or Credit Card (each)	\$ 30.00
ATM/Debit Card or Mastercard Point-of-Sale (POS) Purchase (each)	No Charge
<i>ATM Transaction fees when using FCB locations</i>	
Inquiry (each)	No Charge
ATM Withdrawal (each)	No Charge
ATM Deposit (each)	No Charge
ATM Transfer (each)	No Charge
<i>ATM Transaction fees when using ATMs other than FCB, Freedom ATM Alliance & AllPoint locations ¹</i>	
ATM Inquiry (each) ²	\$ 3.00
ATM Withdrawal (each) ^{2,3}	\$ 3.00
ATM Deposit (each) ²	\$ 3.00
ATM Transfer (each) ²	\$ 3.00
<i>International Network Pass-Thru Fees</i>	
Mastercard (MC) Cross Border (% of transaction amount)	.90%
Mastercard (MC) Currency Conversion (% of transaction amount)	.20%
Digital Payment Services	
Person-to-Person Payments ⁴	No Charge
External Transfers between an FCB account and another bank ⁴	No Charge
<i>Rush Payment BillPay Options ⁵</i>	
Overnight Delivery	\$ 34.95
2 nd Day Delivery	\$ 29.95
<i>GiftPay Options</i>	
Charitable Donation	\$ 1.99
Gift Check	\$ 2.99
Wire Transfers	
<i>Services Available for Clients Only (fees are per transfer)</i>	
Incoming – Domestic	\$ 20.00
Outgoing – Domestic	\$ 25.00
Incoming – International	\$ 20.00
Outgoing – International	\$ 55.00
Foreign Exchange	
<i>Services Available for Clients Only (fees are per transaction)</i>	
Currency Issue (each/plus costs)	\$ 35.00
Non-Sufficient Funds and Overdrafts	
Fee for Non-Sufficient Funds (NSF) occurrence (per unpaid item) ⁶	\$ 35.00
Fee for Overdraft (OD) occurrence (per paid item) ⁶	\$ 35.00
The NSF and OD fees assessed are limited to a combined total of four (4) per day at a maximum of \$140.00 per day	
The OD fee will be waived where the daily negative balance is \$5 or less	
Continuous Overdraft Fee (OD), per Business Day, beginning on the 5th calendar day of continuous overdraft ⁶	\$ 8.00
Automated Account to Account Transfer of Funds for Overdraft Protection Sweep	\$ 15.00
May be for the exact amount needed including the fee (if applicable) or initiated for any client selected dollar amount	
The fee does not apply for any of the following:	
<ul style="list-style-type: none"> • The transfer amount is less than \$25 • The transfer is from a linked Hometown Savings to any Hometown Checking account type • The transfer is from any linked FCB account (including lines of credit) to a Hometown Checking + Solutions ⁷ or Hometown Checking Premium 	

Certificates Of Deposit And IRAs	
IRA External Transfer Withdrawal Fee	\$ 50.00
IRA Early Withdrawal Administrative Fee	\$ 25.00
Statement Options	
eStatement	No Charge
Paper Statement Fee	No Charge
Check Image Fee (per month) ⁷	\$ 3.00
Return Mail Fees (per item)	\$ 5.00
Investment Services	
Notary Fees (per document) <i>Only available to clients</i>	\$ 5.00
Medallion Signature Guarantee (per document)	\$ 5.00
Legal Processing	
Domestic Relations Request (each)	\$ 100.00
All other legal requests (each-plus research cost)	\$ 200.00
Miscellaneous Handling Services	
Wrapped Coin Furnished (per roll)	\$.08
Night Deposit Service (per year)	\$ 25.00
Night Deposit–Canvas Bag (per bag processed)	\$ 1.00
Night Deposit–Disposable Bag (per bag processed)	\$ 0.75
Night Deposit–Locking Canvas Bag Purchase (per bag)	\$ 25.00
Safe Deposit Box and Convenience Box	
Key Replacement	\$ 25.00
Drilling a Box (includes key replacement)	\$150.00
Other Applicable Account Fees	
Stop Payment Fee (per item)	\$ 32.00
Deposited or Cashed Item Returned (per item) ⁸	\$ 15.00
One-Time ACH Loan Payment Convenience Fee	\$ 5.00
Account Inactivity Fee	\$ 5.00
(Hometown Checking, Hometown Checking Plus, Hometown Checking Premium, Hometown Checking + Solutions ⁹ , Business Checking, Business Solutions Checking, Business Checking Analysis, Small Business Sweep and Elite Business Sweep)	
A monthly inactivity fee is assessed if the account has no client activity for one year. Activity is defined as deposits or withdrawals to the account.	
Excessive Transaction Fee (per item) ¹⁰	\$ 6.00
(Applies to ALL Personal and Business Savings and Money Market accounts, excluding the Small Business Sweep Savings and the Elite Business Sweep Savings)	
Check and Deposit Ticket Printing/Reorder	Varies
Fee is based on check style and design	
<i>Account Reconciliation/Research of Records –Includes Deposit and Loan Related Research</i>	
Research (per hour – 1 hour minimum)	\$ 25.00
Requests of 3 copies or less will not be charged the hourly Research fee.	
Statement Copies (per statement)	\$ 5.00
Check Copies (per page – 12 checks per page)	\$ 5.00
Deposit Tickets and Associated Checks (per copy)	\$ 5.00

¹ In addition to the fees imposed by FCB, other financial institutions and/or ATM operators may charge for the use of their ATMs.

² **Excluding** Hometown Checking Premium

³ We will waive the first five (5) non-network ATM Withdrawal fees per calendar month, based on the transaction posting date, for Hometown Checking Plus accounts.

⁴ We don't charge for these services but standard message, data and internet service provider rates may apply so check with your carriers.

⁵ Hometown Checking Premium will receive a 25% discount on all Rush Bill Payments. Discount will be applied to account as a refund on your statement.

⁶ Fees may be assessed for covering Non-Sufficient Funds or Overdraft items created by check, in-person withdrawal, ATM withdrawal, or other electronic means in accordance with your Account Agreement.

⁷ **Excluding** Business Checking Analysis, Small Business Sweep, Elite Business Sweep

⁸ When a cashed/ deposited item is returned by the bank that the check is drawn on, we may present the item a second time for payment. Each presentment is considered an item and may be charged the fee if returned.

⁹ Hometown Checking + Solutions is no longer offered and is available for grandfathered accounts only.

¹⁰ The number of free withdrawals or transfers from a savings or money market account to another bank account of yours or to a third party by means of a preauthorized agreement, by telephone, online banking or initiated by check, draft, debit card, or similar order to a third party are limited to six (6) per statement cycle. This includes online bill payments and overdraft transfers. An Excessive Transaction Fee of \$6.00 may be charged to the savings or money market account for each debit paid in excess of six (6) during a statement cycle. For accounts that receive a quarterly statement, the transaction count resets at the beginning of each calendar month.

Fees are subject to change. The current fee listing can be found by visiting the www.fcbbanking.com/regulatory-notice link located at the bottom of the home page. If you have questions about this Schedule of Service Fees or your account, please feel free to contact a Financial Solutions Specialist at any of our community offices or call our Engagement Center at 800.711.2265.

Member FDIC.